Amendments to the Claims

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

58. (Canceled)

59. (Previously presented) The method of Claim 64, wherein the electronic greeting card is transmitted to the designated recipient at one of 1) a time subsequent to the directing of the crediting of the funds to the deposit account, and 2) a time concurrent with the directing of the crediting of the funds to the deposit account.

60. (Currently amended) The method of Claim 64, wherein:

the electronic greeting card includes a hyper-link;

the funds are directed to be credited to the deposit account subsequent to an activation of the hyper-link; and

the deposit account is at a financial institution.

61. (Currently amended) The method of Claim 64, further comprising:

activating the hyper-link; and

receiving, via the activated activation of the hyper-link, information identifying the designated recipient;

wherein the funds are directed to be credited to the deposit account subsequent to receipt of the information identifying the recipient; and

wherein the deposit account is associated with the designated recipient.

62. (Currently amended) The method of Claim [[64]] 61, further comprising:

processing the received information identifying the designated recipient to

determine if the designated recipient is a member of an enclosed community prior to the

directing of the crediting of the funds to the deposit account ~~associated with the designated~~

~~recipient~~; and

if it is determined that the designated recipient is not a member of the enclosed

community, transmitting a notice, via the network, to the designated recipient, that the

designated recipient must become a member of the enclosed community before the funds are

directed to be credited to the deposit account ~~associated with the designated recipient~~.

63. (Currently amended) A method for making a monetary gift, comprising:

receiving, via a network, a request to send an electronic greeting card and to make

an associated monetary gift in an amount, on behalf of a requesting donor to a designated

recipient;

processing the received request to generate the electronic greeting card including

a notification of the monetary gift;

transmitting, via the network, the generated electronic greeting card to the

designated recipient;

~~directing a crediting of funds equal to the monetary gift amount to a deposit~~

~~account;~~

further transmitting, via the network, the transmitted electronic greeting card

including [[the]] a hyper-link and the notification of the monetary gift to a non-designated

recipient;

~~activating the hyper-link in the further transmitted electronic greeting card;~~

receiving, via ~~the activated~~ activation of the hyper-link, information identifying

the non-designated recipient;

processing the received information identifying the non-designated recipient to

determine if the non-designated recipient is a member of an enclosed community;

if it is determined that the non-designated recipient is not a member of the

enclosed community, transmitting a notice, via the network, to the non-designated recipient, that

the non-designated recipient must become a member of the enclosed community before funds are

directed to be credited to [[the]] a deposit account; and

if it is determined that the non-designated recipient is a member of the enclosed

community, directing the crediting of the funds equal to the monetary gift amount to the deposit

account;

wherein the deposit account is at a financial institute and is associated with the

non-designated recipient.

64. (Previously presented) A method for making a monetary gift, comprising:

receiving, via a network, a request to send an electronic greeting card and to make

an associated monetary gift in an amount, on behalf of a requesting donor to a designated

recipient;

processing the received request to generate the electronic greeting card including

a notification of the monetary gift;

transmitting, via the network, the generated electronic greeting card to the

designated recipient;

directing a crediting of funds equal to the monetary gift amount to a deposit

account;

debiting a payment account at a financial institute associated with the requesting

donor;

wherein the payment account associated with the requesting donor is debited at a

time subsequent to an activation of a hyper-link included in the transmitted electronic greeting

card.

65. (Previously presented) The method of Claim 64, further comprising:

processing the received request to determine if the designated recipient is a

member of an enclosed community prior to processing the request to generate the electronic

greeting card including the notification of the monetary gift;

wherein, if it is determined that the designated recipient is not a member of the

enclosed community, the transmitted electronic greeting card includes a notification that the

recipient must become a member of the enclosed community before funds are directed to be

credited to the deposit account.

66. (Previously presented) A method for making a monetary gift, comprising:

receiving, via a network, a request to send an electronic greeting card and to make

an associated monetary gift in an amount, on behalf of a requesting donor to a designated

recipient;

processing the received request to generate the electronic greeting card including

a notification of the monetary gift;

transmitting, via the network, the generated electronic greeting card to the

designated recipient; and

directing a crediting of funds equal to the monetary gift amount to a deposit

account;

wherein the request is received from an electronic greeting card service.

67. (Previously presented) The method of Claim 64, wherein:

the request is received by, the received request is processed by and the generated

electronic greeting card is transmitted by an electronic greeting card service; and

the crediting of funds is directed by a payment service provider.

68. (Previously presented) A method for making a monetary gift, comprising:

receiving, via a network, a request to send an electronic greeting card and to make

an associated monetary gift in an amount, on behalf of a requesting donor to a designated

recipient;

processing the received request to generate the electronic greeting card including

a notification of the monetary gift;

transmitting, via the network, the generated electronic greeting card to the

designated recipient;

directing a crediting of funds equal to the monetary gift amount to a deposit

account; and

transmitting, via the network, the generated electronic greeting card to an

electronic greeting card service prior to transmitting the electronic greeting card to the

designated recipient.

69. (Canceled)

70. (Previously presented) The system of Claim 75, wherein the processor is further

configured to cause the electronic greeting card to be transmitted to the recipient at one of 1) a

time subsequent to the directing of the crediting of the funds to the deposit account, and 2) a time

concurrent with the directing of the crediting of the funds to the deposit account.

71. (Currently amended) The system of Claim 75, wherein:

~~the generated electronic greeting card includes a hyper-link;~~

the communications port is further configured to receive information via the

network over the hyper-link;

the processor is further configured to direct the funds to be credited to the deposit

account subsequent to receipt of the information over the hyper-link; and

the deposit account is at a financial institute.

72. (Currently amended) The system of Claim [[75]] 71, wherein:

the information received via the network over the hyper-link identifies the

designated recipient;

the processor is further configured to direct the funds to be credited to the deposit

account subsequent to receipt of the information identifying the designated recipient; and

the deposit account is associated with the designated recipient.

73. (Currently amended) The system of Claim 75, wherein:

the processor is further configured to (1) process the received information

identifying the designated recipient to determine if the designated recipient is a member of an

enclosed community prior to the directing of the crediting of the funds to the deposit account

associated with the designated recipient, and (2) if it is determined that the designated recipient is

not a member of the enclosed community, cause the communications port to transmit a notice to

the designated recipient that the designated recipient must become a member of the enclosed

community before the funds are directed to be credited to the deposit account associated with the

designated recipient.

74. (Currently amended) A system for making a monetary gift, comprising:

a communications port configured to receive a request to send an electronic

greeting card and to make an associated monetary gift in an amount, on behalf of a requesting

donor to a designated recipient, via a network; and

a processor configured to process the received request to generate the electronic

greeting card including a notification of the monetary gift;

wherein:

~~wherein~~ the communications port is further configured to transmit the electronic

greeting card to the designated recipient via the network;

~~wherein the processor is further configured to direct funds equal to the monetary~~

~~gift amount to be credited to a deposit account;~~

~~wherein:~~

the generated greeting card includes a hyper-link;

the communications port is further configured to receive, via the network over the

hyper-link, information identifying a non-designated recipient subsequent to a transmission of

the electronic greeting card;

the processor is further configured to process the information identifying the non-

designated recipient to determine if the non-designated recipient is a member of an enclosed

community;

if it is determined that the non-designated recipient is not a member of the

enclosed community, the processor is further configured to cause the communications port to

transmit a notice to the non-designated recipient, via the network, that the non-designated

recipient must become a member of the enclosed community before the funds are directed to be

credited to [[the]] a deposit account;

if it is determined that the non-designated recipient is a member of the enclosed

community, the processor is further configured to direct the funds equal to the monetary gift

amount to be credited to the deposit account; and

the deposit account is at a financial institute and is associated with the non-

designated recipient.

75. (Currently amended) A system for making a monetary gift, comprising:

a communications port configured to receive a request to send an electronic

greeting card and to make an associated monetary gift in an amount, on behalf of a requesting

donor to a designated recipient, via a network; and

a processor configured to process the received request to generate the electronic

greeting card including a notification of the monetary gift;

wherein:

~~wherein~~ the communications port is further configured to transmit the electronic

greeting card to the designated recipient via the network;

~~wherein~~ the processor is further configured to direct funds equal to the monetary

gift amount to be credited to a deposit account;

~~wherein:~~

the processor is further configured to direct funds to be debited from a payment

account associated with the requesting donor; and

the payment account associated with the donor is directed to be debited at a time

subsequent to an activation of a hyper-link included in the transmitted electronic greeting card.

76. (Previously presented) The system of Claim 75, wherein:

the processor is further configured to process the request to determine if the designated recipient is a member of an enclosed community prior to generating the electronic greeting card including the notification of the monetary gift; and

if it is determined that the designated recipient is not a member of the enclosed community, the generated electronic greeting card includes a notification that the designated recipient must become a member of the enclosed community before the funds are directed to be credited to the deposit account.

77. (Currently amended) A system for making a monetary gift, comprising:

a communications port configured to receive a request to send an electronic greeting card and to make an associated monetary gift in an amount, on behalf of a requesting donor to a designated recipient, via a network; and

a processor configured to process the received request to generate the electronic greeting card including a notification of the monetary gift;

wherein the communications port is further configured to transmit the electronic greeting card to the designated recipient via the network;

wherein the processor is further configured to direct funds equal to the monetary gift amount to be credited to a deposit account; and

wherein the request is received from an electronic greeting card service.

78. (Previously presented) The system of claim 75, wherein the request is received by an electronic greeting card service.

79. (Currently amended) A system for making a monetary gift, comprising:

a communications port configured to receive a request to send an electronic greeting card and to make an associated monetary gift in an amount, on behalf of a requesting donor to a designated recipient, via a network; and

a processor configured to process the received request to generate the electronic greeting card including a notification of the monetary gift;

wherein the communications port is further configured to transmit the electronic greeting card to the designated recipient via the network;

wherein the processor is further configured to direct funds equal to the monetary gift amount to be credited to a deposit account; and

wherein the communications port is further configured to transmit, via the network, the generated electronic greeting card to an electronic greeting card service.

80-81. (Canceled)

82. (Currently amended) The method of Claim [[63]] 68, wherein:

the request is received by, the received request is processed by and the generated electronic greeting card is transmitted by an electronic greeting card service; and

the crediting of funds is directed by a payment service provider.

83. (Previously presented) The method of Claim 66, wherein the electronic greeting card is transmitted to the designated recipient at one of 1) a time subsequent to the directing of the crediting of the funds to the deposit account, and 2) a time concurrent with the directing of the crediting of the funds to the deposit account.

84. (Previously presented) The method of Claim 66, wherein:

the electronic greeting card includes a hyper-link;

the funds are directed to be credited to the deposit account subsequent to an activation of the hyper-link; and

the deposit account is at a financial institution.

85. (Currently amended) The method of Claim [[66]] 84, further comprising:

~~activating the hyper-link; and~~

receiving, via ~~the activated~~ activation of the hyper-link, information identifying the designated recipient;

wherein the funds are directed to be credited to the deposit account subsequent to receipt of the information identifying the recipient; and

wherein the deposit account is associated with the designated recipient.

86. (Currently amended) The method of Claim 66, further comprising:

receiving, via activation of the hyperlink, information identifying the designated recipient:

processing the received information identifying the designated recipient to determine if the designated recipient is a member of an enclosed community prior to the directing of the crediting of the funds to the deposit account ~~associated with the designated recipient~~; and

if it is determined that the designated recipient is not a member of the enclosed community, transmitting a notice, via the network, to the designated recipient, that the designated recipient must become a member of the enclosed community before the funds are directed to be credited to the deposit account ~~associated with the designated recipient~~.

87. (Previously presented) The method of Claim 66, further comprising:

processing the received request to determine if the designated recipient is a member of an enclosed community prior to processing the request to generate the electronic greeting card including the notification of the monetary gift;

wherein, if it is determined that the designated recipient is not a member of the enclosed community, the transmitted electronic greeting card includes a notification that the recipient must become a member of the enclosed community before funds are directed to be credited to the deposit account.

88. (Previously presented) The method of Claim 63, wherein:

the request is received by, the received request is processed by and the generated

electronic greeting card is transmitted by an electronic greeting card service; and

the crediting of funds is directed by a payment service provider.

89. (Previously presented) The method of Claim 68, wherein the electronic greeting card

is transmitted to the designated recipient at one of 1) a time subsequent to the directing of the

crediting of the funds to the deposit account, and 2) a time concurrent with the directing of the

crediting of the funds to the deposit account.

90. (Previously presented) The method of Claim 68, wherein:

the electronic greeting card includes a hyper-link;

the funds are directed to be credited to the deposit account subsequent to an

activation of the hyper-link; and

the deposit account is at a financial institution.

91. (Currently amended) The method of Claim [[68]] 90, further comprising:

activating the hyper-link; and

receiving, via the activated activation of the hyper-link, information identifying

the designated recipient;

wherein the funds are directed to be credited to the deposit account subsequent to

receipt of the information identifying the recipient; and

wherein the deposit account is associated with the designated recipient.

92. (Currently amended) The method of Claim 68, further comprising:

receiving, via activation of the hyper-link, information identifying the designated recipient;

processing the received information identifying the designated recipient to determine if the designated recipient is a member of an enclosed community prior to the directing of the crediting of the funds to the deposit account associated with the designated recipient; and

if it is determined that the designated recipient is not a member of the enclosed community, transmitting a notice, via the network, to the designated recipient, that the designated recipient must become a member of the enclosed community before the funds are directed to be credited to the deposit account associated with the designated recipient.

93. (Previously presented) The method of Claim 68, further comprising:

processing the received request to determine if the designated recipient is a member of an enclosed community prior to processing the request to generate the electronic greeting card including the notification of the monetary gift;

wherein, if it is determined that the designated recipient is not a member of the enclosed community, the transmitted electronic greeting card includes a notification that the recipient must become a member of the enclosed community before funds are directed to be credited to the deposit account.

94. (Previously presented) The method of Claim 68, wherein:

the request is received by, the received request is processed by and the generated electronic greeting card is transmitted by an electronic greeting card service; and

the crediting of funds is directed by a payment service provider.

95. (Currently amended) The ~~method~~ system of Claim 74, wherein the request is received by an electronic greeting card service.

96. (Previously presented) The system of Claim 77, wherein the processor is further configured to cause the electronic greeting card to be transmitted to the recipient at one of 1) a time subsequent to the directing of the crediting of the funds to the deposit account, and 2) a time concurrent with the directing of the crediting of the funds to the deposit account.

97. (Previously presented) The system of Claim 77, wherein:

the generated electronic greeting card includes a hyper-link;

the communications port is further configured to receive information via the network over the hyper-link;

the processor is further configured to direct the funds to be credited to the deposit account subsequent to receipt of the information over the hyper-link; and

the deposit account is at a financial institute.

98. (Currently amended) The system of Claim [[77]]97, wherein:

the information received via the network over the hyper-link identifies the

designated recipient;

the processor is further configured to direct the funds to be credited to the deposit

account subsequent to receipt of the information identifying the designated recipient; and

the deposit account is associated with the designated recipient.

99. (Currently amended) The system of Claim [[77]] 98, wherein:

the processor is further configured to (1) process the received information identifying the

designated recipient to determine if the designated recipient is a member of an enclosed

community prior to the directing of the crediting of the funds to the deposit account associated

with the designated recipient, and (2) if it is determined that the designated recipient is not a

member of the enclosed community, cause the communications port to transmit a notice to the

designated recipient that the designated recipient must become a member of the enclosed

community before the funds are directed to be credited to the deposit account associated with the

designated recipient.

100. (Previously presented) The system of Claim 77, wherein:

the processor is further configured to process the request to determine if the

designated recipient is a member of an enclosed community prior to generating the electronic

greeting card including the notification of the monetary gift; and

if it is determined that the designated recipient is not a member of the enclosed

community, the generated electronic greeting card includes a notification that the designated

recipient must become a member of the enclosed community before the funds are directed to be

credited to the deposit account.

101. (Previously presented) The system of Claim 77, wherein the request is received by

an electronic greeting card service.

102. (Previously presented) The system of Claim 79, wherein the processor is further

configured to cause the electronic greeting card to be transmitted to the recipient at one of 1) a

time subsequent to the directing of the crediting of the funds to the deposit account, and 2) a time

concurrent with the directing of the crediting of the funds to the deposit account.

103. (Previously presented) The system of Claim 79, wherein:

the generated electronic greeting card includes a hyper-link;

the communications port is further configured to receive information via the

network over the hyper-link;

the processor is further configured to direct the funds to be credited to the deposit

account subsequent to receipt of the information over the hyper-link; and

the deposit account is at a financial institute.

104. (Currently amended) The system of Claim [[79]] 103, wherein:

the information received via the network over the hyper-link identifies the

designated recipient;

the processor is further configured to direct the funds to be credited to the deposit

account subsequent to receipt of the information identifying the designated recipient; and

the deposit account is associated with the designated recipient.

105. (Currently amended) The system of Claim [[79]] 104, wherein:

the processor is further configured to (1) process the received information

identifying the designated recipient to determine if the designated recipient is a member of an

enclosed community prior to the directing of the crediting of the funds to the deposit account

associated with the designated recipient, and (2) if it is determined that the designated recipient is

not a member of the enclosed community, cause the communications port to transmit a notice to

the designated recipient that the designated recipient must become a member of the enclosed

community before the funds are directed to be credited to the deposit account associated with the

designated recipient.

106. (Previously presented) The system of Claim 79, wherein:

the processor is further configured to process the request to determine if the

designated recipient is a member of an enclosed community prior to generating the electronic

greeting card including the notification of the monetary gift; and

if it is determined that the designated recipient is not a member of the enclosed

community, the generated electronic greeting card includes a notification that the designated

recipient must become a member of the enclosed community before the funds are directed to be

credited to the deposit account.

107. (Canceled)